

In re:  
Karon Angela Simmons  
Debtor

Case No. 25-12569-djb  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 07, 2025

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2025:

Recip ID	Recipient Name and Address
db	Karon Angela Simmons, 5920 Webster St, Philadelphia, PA 19143-2414
15022932	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
15022938	Target NB, C/O Financial & Retail Services Mailstop, Minneapolis, MN 55440
15022941	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Jul 08 2025 03:07:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Jul 08 2025 03:07:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 190 N. Independence Mall West, Suite 701, Philadelphia, PA 19106-1552
smg	Email/Text: megan.harper@phila.gov	Jul 08 2025 03:07:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 08 2025 07:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	Jul 08 2025 03:07:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
15022912	EDI: PHINAMERI.COM	Jul 08 2025 07:04:00	AmeriCredit Financial Services, Inc., PO Box 183853, Arlington, TX 76096
15022915	Email/Text: megan.harper@phila.gov	Jul 08 2025 03:07:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
15022913	EDI: CAPITALONE.COM	Jul 08 2025 07:04:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15022914	EDI: CITICORP	Jul 08 2025 07:04:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
15022916	Email/Text: bankruptcy@philapark.org	Jul 08 2025 03:07:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
15022917	+ EDI: WFNNB.COM	Jul 08 2025 07:04:00	Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15022918	+ EDI: WFNNB.COM	Jul 08 2025 07:04:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15022919	+ Email/Text: recoveryservicesgroup@fedchoice.org		

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		Jul 08 2025 03:07:00	FedChoice Federal Credit Union, ATTN: Bankruptcy Dept. 10001 Willowdale, Lanham, MD 20706-4321
15022920	+ EDI: BLUESTEM	Jul 08 2025 07:04:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15022921	+ EDI: PHINAMERI.COM	Jul 08 2025 07:04:00	GM Financial, P O Box 183853, Arlington, TX 76096-3853
15022922	EDI: IRS.COM	Jul 08 2025 07:04:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
15022923	EDI: JEFFERSONCAP.COM	Jul 08 2025 07:04:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, Po Box 7999, Saint Cloud, MN 56302-7999
15022924	EDI: CAPITALONE.COM	Jul 08 2025 07:04:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
15022925	Email/PDF: resurgentbknotifications@resurgent.com	Jul 08 2025 03:05:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15022926	Email/Text: bankruptcydpt@mcmcg.com	Jul 08 2025 03:07:00	Midland Credit Management, Inc., Po Box 2037, Warren, MI 48090-2037
15022927	+ Email/Text: bankruptcynotification@montereyfinancial.com	Jul 08 2025 03:07:00	Monterey Financial Service, Attn: Bankruptcy 4095 Avenida De La Plat, Oceanside, CA 92056-5802
15025525	+ Email/Text: bankruptcygroup@peco-energy.com	Jul 08 2025 03:07:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
15022928	Email/Text: fesbank@attorneygeneral.gov	Jul 08 2025 03:07:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
15022931	^ MEBN	Jul 08 2025 03:02:20	PGW, Legal - Bankruptcy Unit, 800 W. Montgomery Avenue Dept. 3rd Floor, Philadelphia, PA 19122-2806
15022934	Email/Text: Bankruptcy.Notices@pnc.com	Jul 08 2025 03:07:00	PNC Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd, Dayton, OH 45458
15022935	EDI: PRA.COM	Jul 08 2025 07:04:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, P.O. Box 12914, Norfolk, VA 23541-0914
15022929	EDI: PENNDEPTREV	Jul 08 2025 07:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
15022930	^ MEBN	Jul 08 2025 03:02:34	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
15022933	Email/Text: bankruptcy@philapark.org	Jul 08 2025 03:07:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
15022936	EDI: Q3G.COM	Jul 08 2025 07:04:00	Quantum3 Group LLC, as agent for MOMA Trust, LLC, PO Box 788, Kirkland, WA 98083-0788
15025278	EDI: Q3G.COM	Jul 08 2025 07:04:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15022937	EDI: SYNC	Jul 08 2025 07:04:00	Syncb/frdmrc, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
15022939	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 08 2025 03:07:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
15023470	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jul 08 2025 03:05:40	U.S. Department of Housing and Urban Development, 801 Market Street 12th Floor, Philadelphia, PA 19107
15022940	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jul 08 2025 03:05:40	U.S. Department of Housing and Urban

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15022942	Email/Text: bankruptcynotices@vivecard.com	Jul 08 2025 03:07:00	Development, Attn: Bankruptcy, 100 E Penn Sq Fl 11, Philadelphia, PA 19107-3325
15022943	+ Email/Text: megan.harper@phila.gov	Jul 08 2025 03:07:00	Vive Financial, Attn: Bankruptcy, 380 Data Drive Suite 200, Draper, UT 84020
15022944	+ Email/Text: BankruptcyNotice@westlakefinancial.com	Jul 08 2025 03:07:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1663
			Western Funding Inc, Attn: Bankruptcy Dept, P.O. Box 94858, Las Vegas, NV 89193-4858

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2025 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Karon Angela Simmons help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

<b>Information to identify the case:</b>			
Debtor 1:	Karon Angela Simmons		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	25-12569-djb		
	Social Security number or ITIN: xxx-xx-1123		
	EIN: -- --		
	Social Security number or ITIN: ----		
	EIN: -- --		
	Date case filed for chapter: 13 6/25/25		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Karon Angela Simmons	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	5920 Webster St Philadelphia, PA 19143-2414	
<b>4. Debtor's attorney</b> Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 190 N. Independence Mall West Suite 701 Philadelphia, PA 19106	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 7/7/25

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 22, 2025 at 11:15 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	<b>Location:</b> The meeting is by Zoom. Go to <a href="https://zoom.us">Zoom.us</a> , Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562  For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"><li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 10/21/25</b>    <b>Filing deadline: 9/3/25</b>  <b>Filing deadline: 12/22/25</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$260.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>9/11/25 at 9:30 AM</b> , Location: <b>Zoom. For Zoom link, see the current, Hearing Calendar for the Judge on the Court website</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	